

BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT)
PETITIONER)
)
VS.)
)
LESLIE RICHARDSON)
RESPONDENT)
NPN 16984417)

A.I.D. NO. 2019- 78

EMERGENCY SUSPENSION ORDER

On this day, the matter of Leslie Richardson ("Respondent") came before Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). The Arkansas Insurance Department ("Department") is represented by Gray Allen Turner, Associate Counsel, in this matter. From the facts and law before him, the Commissioner finds as follows:

FINDINGS OF FACT

1. Respondent Leslie Richardson, a resident of Beebe, holds Arkansas Resident Producer License, National Producer Number 16984417
2. Respondent was formerly employed by John Hayes and the John Hayes Insurance Agency as an insurance producer.
3. Respondent began working for American Safeguard Insurance, ("ASI"), a resident licensed producer entity, in September of 2016 as an insurance producer.
4. On July 10 of 2019, Respondent incorporated her own entity, The Leslie Richardson Agency. Upon learning of her incorporation, Respondent was terminated by ASI on July 18, 2019.
5. Investigators with the Arkansas Insurance Department conducted an inspection of the Leslie Richardson Agency on September 13, 2019. During the inspection, several printed documents were copied or removed by AID investigators. In these documents were found several compilations of customer information, including personally identifiable information, that were later discovered not to belong

to the Respondent. Documents found in the agency included a compilation of information pertaining to customers who had current policies with Dairyland, a surplus lines insurer, and a compilation of information, including a customer renewal list, pertaining to current customers of American Safeguard Insurance.

6. In a sworn statement, Respondent admitted that she had accessed the Dairyland's agent portal using the username and password belonging to her former employer John Hayes. Using this password, she was able to access, view, and print customer information that belonged to and was maintained by Dairyland. Respondent acknowledged she did not have permission or authority to access or print the customer information. Respondent used the customer information copied from Dairyland to identify and contact Dairyland customers. Respondent then instructed her employee to inform the Dairyland customers that their agent had retired and the Richardson agency could be their new agent of record. Respondent's employee then had the customers sign an agent of record change form which was sent to Dairyland.

CONCLUSIONS OF LAW

From the Findings of Fact contained herein, the Commissioner concludes as follows:

1. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103.

2. The Commissioner has the authority to issue an emergency license suspension pursuant to Ark. Code Ann. §§ 23-64-216(e) and 25-15-211(c).

3. Respondent has violated Ark. Code Ann § 23-64-512(a)(8), that forbids an insurance producer from engaging in fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility.

4. An administrative hearing will be held promptly, as required by Ark. Code Ann. § 23-64-216(e)(2). A Notice of Hearing is being served herewith.


6. The Commissioner and the Department reserve the right to amend the allegations, findings and conclusions set forth herein and further reserve the right to

present additional allegations and evidence in any subsequent order or administrative hearing.

IT IS THEREFORE ORDERED:

In consideration of the Commissioner's Findings of Fact and Conclusions of Law, the Respondent's Arkansas Resident Producer License, National Producer Number NPN 16984417, is hereby immediately suspended.

IT IS SO ORDERED this 13th day of November 2019.


ALLEN KERR
INSURANCE COMMISSIONER
STATE OF ARKANSAS